against staff involved, etc. RBI also advises banks to make detailed and in-depth enquiries before granting/renewing any facility to the borrowers involved in frauds. Whenever the fraud involves a new *modus operandi*, the same is circulated among banks alerting them to prevent similar frauds. Action by Public Sector Banks and Financial Institutions in fraud cases is a continuing exercise and these cases are vigorously followed up.

**Bank credit to Simdega and Gumla districts**

183. MS. BABEL REBELLO: Will the Minister of FINANCE be pleased to state:

(a) what is the total institutional/banking credit given to Simdega and Gumla districts during the last three years, block-wise, in both of these districts;

(b) the details of banking credit given in these two districts to the tribals for the last three years, block-wise; and

(c) the details of banking credit given in these two districts to the minority tribals for the last three years, block-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL) : (a) As reported by the Allahabad Bank, the convenor of State Level Bankers' Committee (SLBC) in the State of Jharkhand, the Block-wise details of total institutional/bank credit given in Simdega and Gumla districts during the years 2003-04, 2004-05 and 2005-06 are as under:

*Simdega District Block*

*(Amount Rs. in Lakhs)*

| YEAR | SIMDEGA | THETHAI TANGER | BOLHA | KURDEG | KOLEBIRA | BANA | JALDEGA | TOTAL |
|---|---|---|---|---|---|---|---|---|
| 2003-04 | 800 | 57 | 26 | 74 | 179 | 71 | 70 | 1277 |
| 2004-05 | 883 | 116 | 63 | 114 | 209 | 130 | 145 | 1660 |
| 2005-06 | 1344 | 177 | 112 | 182 | 310 | 181 | 190 | 2496 |

*Gumla District Block*

*(Amount Rs. in lakhs)*

| YEAR | GUMLA | RAI DIH | CHAIN PUR | DUMRI | GHA SHRA | BISHUN PUR | SISAI | BHA RNO | PAL KOT | BASIA | KAM DARA | TOTAL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2003-04 | 1416 | 250 | 99 | 98 | 309 | 98 | 370 | 170 | 113 | 176 | 108 | 3207 |
| 2004-05 | 1540 | 290 | 220 | 158 | 320 | 140 | 448 | 213 | 172 | 280 | 148 | 3929 |
| 2005-06 | 1792 | 390 | 242 | 201 | 462 | 195 | 442 | 200 | 256 | 246 | 155 | 4581 |

(b) Block-wise details of institutional/bank credit given to Tribals in Simdega and Gumla Districts during the years 2003-04, 2004-05 and 2005-06 are as under:

*Simdega District Block*

*(Amount Rs. in Lakhs)*

| YEAR | SIMDEGA | THETHAI TANGER | BOLHA | KURDEG | KOLEBIRA | BANA | JALDEGA | TOTAL |
|---|---|---|---|---|---|---|---|---|
| 2003-04 | 418 | 29 | 12 | 40 | 110 | 43 | 41 | 693 |
| 2004-05 | 453 | 66 | 36 | 65 | 123 | 77 | 86 | 908 |
| 2005-06 | 757 | 102 | 67 | 108 | 187 | 108 | 114 | 1443 |

*Gumla District Block*

*(Amount Rs. in Lakhs)*

| YEAR | GUMLA | RAI DIH | CHAIN PUR | DUMRI | GHA SHRA | BISHUN PUR | SISAI | BHA RNO | PAL KOT | BASIA | KAM DARA | TOTAL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2003-04 | 646 | 220 | 54 | 44 | 88 | 44 | 101 | 72 | 76 | 22 | 50 | 1417 |
| 2004-05 | 752 | 245 | 101 | 92 | 95 | 70 | 136 | 86 | 82 | 76 | 86 | 1821 |
| 2005-06 | 806 | 277 | 131 | 97 | 101 | 86 | 183 | 92 | 110 | 99 | 92 | 2074 |

(c) Allahabad Bank has reported that as per available information, bank credit to minority tribals in Simdega and Gumla Districts is NIL.

**Increase in per capita income**

184. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that in next two decades, per capita income in the country would reportedly grow from the present Rs. 31,000/- per annum to Rs. 82,000/- in 2021; and